


**CLAIM AMENDMENTS**

1. (Currently amended) An income tax refund system, comprising:
- electronic tax return data for a taxpayer, said electronic tax return data comprising an income tax refund amount;
  - a plurality of spending vehicle providers;
  - a selection by said taxpayer of at least one dedicated spending vehicle from at least one of said plurality of spending vehicle providers;
  - an assignment of at least a portion of said income tax refund amount to a said at least one of said plurality of spending vehicle providers based upon said selection by taxpayer of said at least one dedicated spending vehicle;
  - an account for accepting an electronic transfer of said at least a portion of said income tax refund amount, said account established in accordance with said assignment; and
  - a an issued dedicated spending vehicle ~~issued by said spending vehicle provider~~ in an amount related to said assignment of at least a portion of said income tax refund amount, said spending vehicle for use at a participating outlet.
2. (Previously amended) The system of claim 1, wherein said spending vehicle is consisting of one of the following: a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet account.
3. (Previously amended) The system of claim 1, wherein said spending vehicle provider is consisting of one of the following: a government entity, product retailer, wholesaler, distributor, manufacturer, service provider, publisher, travel entity,

entertainment entity, financial institution, insurance institution, brokerage institution, global computer network and online business, publisher, and a consortium of companies.

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4. (Previously amended) The system of claim 1 wherein said account is a financial institution account for initially receiving said taxpayer refund amount.
  5. (Previously amended) The system of claim 1 wherein said electronic tax return data is obtained from a tax return preparation company.
  6. (Previously amended) The system of claim 5 wherein said tax preparation company takes a tax preparation service payment from said tax refund amount.
  7. (Previously amended) The system of claim 1, wherein said electronic tax return data is obtained from one of the groups consisting of a federal taxing authority, state taxing authority, and local taxing authority.
  8. (Previously amended) The system of claim 1, wherein said electronic tax return data is from an electronic form.
  9. (Previously amended) The system of claim 1, wherein said electronic tax return data is entered telephonically.
  10. (Previously amended) The system of claim 1, wherein said tax refund amount indicated by said electronic tax return data for said taxpayer is issued by a taxing authority.
  11. (Currently amended) A method of providing an income tax refund amount to a taxpayer, comprising:

obtaining electronic tax return data, said electronic tax return data comprising an income tax refund amount from a taxing authority payable to a taxpayer;

providing a plurality of third party spending vehicle providers;

selecting at least one dedicated spending vehicle from at least one of said plurality of third party spending vehicle providers, said selection completed by said taxpayer;

assigning at least a portion of said income tax refund amount to a said at least one of said plurality of third party spending vehicle providers according to said selection by said taxpayer of least one dedicated spending vehicle selected by said taxpayer;

transferring said at least a portion of said income tax refund amount to an account for said at least one of said plurality of third party spending vehicle providers according to said selection by said taxpayer of one dedicated spending vehicle; and

providing said dedicated spending vehicle to said taxpayer in an amount related to said at least a portion of said the tax refund amount assigned to said at least one of said plurality of third party spending vehicle providers, said dedicated spending vehicle for use at a participating outlet.

12. (Previously Amended) The method of claim 11, wherein said spending vehicle is consisting of one of the following: a credit card, debit card, checking card, electronic account, coupon, voucher, rebate certificate and store account.

(13. (Canceled))

14. (Currently Amended) The method of claim 11, wherein said third party spending vehicle provider is a financial institution.

15. (Original) The method of claim 11, wherein the value of said spending vehicle is an amount higher than said tax refund amount.

(16. (Canceled))

17. (Previously amended) The method of claim 11, wherein said tax return data is

obtained from a federal taxing authority form.

Ed 18. (Previously amended) The method of claim 11, wherein said tax return data is obtained with the assistance of a tax return preparer.

19. (Original) The method of claim 11, wherein said spending vehicle is useful for purchasing goods or services at at least one participating vendor.

20. (Original) The method of claim 19, wherein said participating vendor is a retailer.

Ed 21 (New) The method of claim 11, wherein electronic tax preparation software is used to obtain tax return data and to provide the taxpayer with the option to select said spending vehicle from said plurality of spending vehicle providers.